

Proposed NU Business Name: **OSMAN STORE**



Project identification and prepared by: Sirajul Islam
Dhigor Unit, Tangail

Project verified by: Md. Mizanur Rahman Patwary



Brief Bio of The Proposed Nobin Udyokta

Name	:	OSMAN
Age	:	13-10-1988 (27 Years)
Education, till to date	:	SSC Pass
Marital status	:	Single
Children	:	N/A
No. of siblings:	:	5 Brother & 4 Sister
Address	:	Vill: Dori Choithotto, P.O: Chouthotto, P.S: Ghatail, Dist: Tangail
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	JOMILA
(iii) Father's name	:	LATE. NOIM UDDIN
(iv) GB member's info	:	Branch: Pakutia Ghatail, Centre # 71 (Female), Member ID: 5800, Group No: 04 Member since: 11-12-1993 (22 Years) First loan: BDT 3,000/-
Further Information:		Existing loan: BDT 25,000/-, Outstanding loan: 12,900/-
(v) Who pays GB loan installment	:	Mother
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences and Training Info	:	Ten years experience in running business. He has no training
Other Own/Family Sources of Income	:	None
Other Own/Family Sources of Liabilities	:	Nil
Entrepreneur Contact No.	:	01731-045882
Mother's Contact No.	:	01777-069141, 01721-940407
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dhigor Unit, Dhaka

BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

JOMILA joined Grameen Bank since 22 years ago. At first she took 3000 taka loan from Grameen Bank. She gradually took loan from GB. Utilize loan in home development & business.

Proposed Nobin Udyokta Business Info

Business Name	:	OSMAN STORE
Location	:	Shimultoli, Ghatail, Tangail
Total Investment in BDT	:	BDT 1,90,000/-
Financing	:	Self BDT 90,000/- (from existing business) 47% Required Investment BDT 1,00,000/- (as equity) 53%
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	30 ft x 15 ft= 450 square ft
Security of the shop	:	-
Implementation	:	<ul style="list-style-type: none">▪The business is planned to be scaled up by investment in existing goods like; Rice, Pulse, Flour, Soap, Biscuit etc.▪Average 15% gain on sale.▪The business is operating by entrepreneur. Existing no employee.▪After getting equity fund one employee will be appointed.▪The shop is owned.▪Collects goods from Tangail.▪Agreed grace period is 4 months.

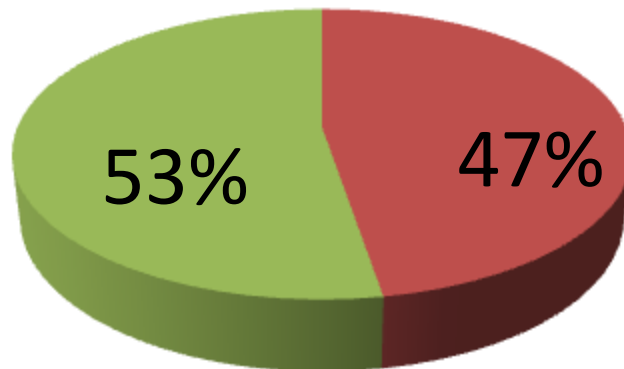
Existing Business (BDT)

Particular	Daily	Monthly	Yearly
Revenue (sales)			
Grocery Item	3,650	109,500	1,314,000
Total Sales (A)	3,650	109,500	1,314,000
Less. Variable Expense			
Grocery Item	3,103	93,075	1,116,900
Total variable Expense (B)	3,103	93,075	1,116,900
Contribution Margin (CM) [C=(A-B)]	548	16,425	197,100
Less. Fixed Expense			
Electricity Bill		500	6,000
Mobile Bill		500	6,000
Salary (self)		5,000	60,000
Transportation		5,000	60,000
Entertainment		300	3,600
Total fixed Cost (D)		11,300	135,600
Net Profit (E) [C-D]		5,125	61,500

Investment Breakdown

Particulars	Existing	Proposed	Proposed Total
Rice (5 x 1500)	7,500	15,000	22,500
Pulse, Flour	8,000	10,000	18,000
Sugar	3,600	5,400	9,000
Soyabin Oil (300 x 90)	27,000	27,000	54,000
Soft Drinks	5,000	7,500	12,500
Salt, Soap, Coil Chips	15,000	10,000	25,000
Biscuit	10,000	5,000	15,000
Cosmetics	13,900	20,100	34,000
Total	90,000	100,000	190,000

Source of Finance



- Entrepreneur's Contribution 90,000
- Investor's Investment 100,000
- Total 190,000

Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year
Revenue (sales)				
Grocery Item	6,050	181,500	2,178,000	2,286,900
Total Sales (A)	6,050	181,500	2,178,000	2,286,900
Less. Variable Expense				
Grocery Item	5,143	154,275	1,851,300	1,943,865
Total variable Expense (B)	5,143	154,275	1,851,300	1,943,865
Contribution Margin (CM) [C=(A-B)]	908	27,225	326,700	343,035
Less. Fixed Expense				
Electricity Bill		500	6,000	6,000
Mobile Bill		600	7,200	8,000
Salary (self)		5,000	60,000	60,000
Transportation		7,000	84,000	86,000
Entertainment		300	3,600	4,000
Salary (staff)		3,000	36,000	36,000
Total Fixed Cost		16,400	196,800	200,000
Net Profit (E) [C-D]		10,825	129,900	143,035
Investment Payback			60,000	60,000

Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)
1	Cash Inflow		
1.1	Investment Infusion by Investor	100,000	
1.2	Net Profit	129,900	143,035
1.3	Depreciation (Non cash item)		-
1.4	Opening Balance of Cash Surplus		69,900
	Total Cash Inflow	229,900	212,935
2	Cash Outflow		
2.1	Purchase of Product	100,000	
2.2	Payment of GB Loan		
2.3	Investment Pay Back (Including Ownership Tr. Fee)	60,000	60,000
	Total Cash Outflow	160,000	60,000
3	Net Cash Surplus	69,900	152,935

SWOT ANALYSIS

STRENGTH

Employment: Self: 01 Family:0 Others:01,
Experience & Skill : 10 Years
Quality goods & services;
Skill and experience;

WEAKNESS

Lack of Capital/Investment

OPPORTUNITIES

Huge demand in the community
Location of shop;
Regular customers;

THREATS

Theft
Fire
Political unrest

Pictures







AIR GOLD
STORMY
FAN
3 Suspension Fan
Tempo Toon

কোকোলা
কুক নুড
ফ্যানিং

ENERGY
PEANUT

ENERGY
PEANUT

ENERGY
PEANUT

ENERGY
PEANUT

ENERGY
PEANUT

বোটনিক
বোটনিক
বোটনিক

SAHA
SAHA
SAHA

ENB
ENB

ENB
ENB







EPSI

COCOLA
COOK
SQUID
Family Pack

MEGA

MEGA





COCOLA
COOK
Noodles
Family Pack

MEGA

গাভী
১০
১০
১০

MEGA





পুষি
Soybean Oil

আমাবিন তৈল





গণপ্রজাতন্ত্রী বাংলাদেশ সরকার
Government of the People's Republic of Bangladesh
NATIONAL ID CARD / জাতীয় পরিচয় পত্র



নাম: ওসমান

Name: OSMAN

পিতা: ইব্রাহিম উদ্দিন

পাতা: স্বামী

Date of Birth: 13 Oct 1988

ID NO: 19689312860000024

এই জাতীয় পরিচয়পত্র বাংলাদেশ সরকারের সম্পত্তি। জাতীয় পরিচয়পত্রটি হারিয়ে যাওয়া বা ক্ষয় হলে এটি বাতিল করা হবে এবং পুনরায় করা হবে।
উপস্থাপিত: পুনরায় প্রদানের নথি উঠবে, নথি উঠবে, প্রাপ্ত
তারিখ - ১৯৯৯, ১৩/১০, ১৩/১০

জাতীয় পরিচয়পত্র

প্রাপ্ত তারিখ: ১৩/১০/১৯৮৮



পরিচয়পত্র

স্বাক্ষর নাম: ওসমান ওসমান

স্বাক্ষর স্থান: মুন্সিগঞ্জ জেলা

কেন্দ্র নং: ৭০৯

স্বাক্ষর নং: ৬৬০০

স্বাক্ষর নং: ৬

স্বাক্ষর স্থান: ১১-১১-১৯৯৯

স্বাক্ষর স্থান: ১১-১১-২০০৯

FAMILY PICTURE

